

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Harvey Dwight Evans</u> | Social Security number or ITIN | xxx-xx-4309 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Jennifer Jo Evans</u> | Social Security number or ITIN | xxx-xx-9835 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 21-20214-JAD | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harvey Dwight Evans

Jennifer Jo Evans
aka Jennifer Jo Renshaw

8/20/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Harvey Dwight Evans
Jennifer Jo Evans
Debtors

Case No. 21-20214-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 20, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 70

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Harvey Dwight Evans, Jennifer Jo Evans, 97 Pinchalong Road, Grove City, PA 16127-6333 |
| cr | + 21st Mortgage Corporation, c/o Thomas A. Capehart, Esquire, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2418 |
| 15335114 | 21st Mortgage Corporation, c/o Thomas A. Capehart, Esq., 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060 |
| 15335490 | + Citizens Bank, 500 Chestnut Street, Chattanooga, TN 37402-4906 |
| 15335498 | Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709 |
| 15342716 | + Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 15338763 | + Family Savings Credit Union, c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913 |
| 15335500 | + Freedom Financial Asset Management, LLC, 885 Teaneck Road, Teaneck, NJ 07666-4546 |
| 15335502 | + GMAC Mortgage, 3451 Hammond Avenue, Waterloo, IA 50702-5345 |
| 15335510 | + Spine Surgery Associates, P.O. Box 668, Brentwood, TN 37024-0668 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 21 2025 04:01:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 21 2025 04:01:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PRA.COM | Aug 21 2025 04:01:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15335477 | Email/Text: ebn@21stmortgage.com | Aug 21 2025 00:07:00 | 21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37902 |
| 15335478 | + EDI: GMACFS.COM | Aug 21 2025 04:01:00 | Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901 |
| 15335479 | + Email/PDF: bncnotices@becket-lee.com | Aug 21 2025 00:11:41 | American Express, P.O. Box 981537, El Paso, TX 79998-1537 |
| 15351615 | Email/PDF: bncnotices@becket-lee.com | Aug 21 2025 00:14:15 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15335480 | + Email/Text: bk@avant.com | Aug 21 2025 00:07:00 | Avant, 222 North Lasalle Street, Chicago, IL 60601-1003 |
| 15335481 | + EDI: BANKAMER | Aug 21 2025 04:01:00 | Bank of America, P.O. Box 982238, El Paso, TX 79998-2238 |
| 15335482 | + EDI: TSYS2 | Aug 21 2025 04:01:00 | Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803 |
| 15335483 | + EDI: CITICORP | Aug 21 2025 04:01:00 | Best Buy Credit Services, P.O. Box 78009, |

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| | | | Phoenix, AZ 85062-8009 |
| 15335492 | Email/Text: Bankruptcy.RI@Citizensbank.com | Aug 21 2025 00:06:00 | Citizens Bank N.A., 480 Jefferson Boulevard, Warwick, RI 02886 |
| 15335493 | + EDI: CKSFINANCIAL.COM | Aug 21 2025 04:01:00 | CKS Financial, P.O. Box 2856, Chesapeake, VA 23327-2856 |
| 15335494 | + EDI: CKSFINANCIAL.COM | Aug 21 2025 04:01:00 | CKS Prime Investments, LLC, P.O. Box 2856, Chesapeake, VA 23327-2856 |
| 15335496 | Email/Text: skeller@crossriver.com | Aug 21 2025 00:07:00 | Cross River Bank, 400 Kelby Street, 14th Floor, Fort Lee, NJ 07024 |
| 15335484 | + EDI: CAPONEAUTO.COM | Aug 21 2025 04:01:00 | Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302 |
| 15338173 | EDI: CAPITALONE.COM | Aug 21 2025 04:01:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15335485 | + EDI: CAPITALONE.COM | Aug 21 2025 04:01:00 | Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 15335486 | + EDI: CAPITALONE.COM | Aug 21 2025 04:01:00 | Capital One Bank/Walmart, P.O. Box 71087, Charlotte, NC 28272-1087 |
| 15335487 | + EDI: CITICORP | Aug 21 2025 04:01:00 | Citibank, P.O. Box 6190, Sioux Falls, SD 57117-6190 |
| 15335488 | + EDI: CITICORP | Aug 21 2025 04:01:00 | Citibank N.A./The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 15335489 | + EDI: CITICORP | Aug 21 2025 04:01:00 | Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 15352330 | EDI: CITICORP | Aug 21 2025 04:01:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 15335491 | + Email/Text: jkieffer@trustcbt.com | Aug 21 2025 00:06:00 | Citizens Bank & Trust, P.O. Box 249, Trenton, GA 30752-0249 |
| 15335495 | + EDI: WFNNB.COM | Aug 21 2025 04:01:00 | Comenity Capital, P.O. Box 182120, Columbus, OH 43218-2120 |
| 15335497 | EDI: DISCOVER | Aug 21 2025 04:01:00 | Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850 |
| 15336793 | EDI: DISCOVER | Aug 21 2025 04:01:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15335501 | Email/Text: bk@freedomfinancialnetwork.com | Aug 21 2025 00:06:00 | Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402 |
| 15335499 | + Email/Text: kgoswick@familysavingscu.com | Aug 21 2025 00:07:00 | Family Savings Credit, 711 East Meighan Boulevard, Gadsden, AL 35903-1996 |
| 15335503 | + Email/Text: nschultz@gcafcu.org | Aug 21 2025 00:07:00 | Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899 |
| 15335504 | + Email/Text: bankruptcy@huntington.com | Aug 21 2025 00:07:00 | Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558 |
| 15347033 | Email/PDF: resurgentbknofications@resurgent.com | Aug 21 2025 00:13:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15335505 | + EDI: LENDNGCLUB | Aug 21 2025 04:01:00 | Lending Club Corporation, 595 Market Street, San Francisco, CA 94105-5839 |
| 15360675 | + EDI: LENDNGCLUB | Aug 21 2025 04:01:00 | LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802 |
| 15335506 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 21 2025 00:12:32 | Merrick Bank Corporation, P.O. Box 9201, Old Bethpage, NY 11804-9001 |
| 15352199 | EDI: PRA.COM | | |

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| | | Aug 21 2025 04:01:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541 |
| 15335507 | + Email/PDF: HCABKNotifications@resurgent.com | | |
| | | Aug 21 2025 00:11:35 | Parkridge East Hospital, P.O. Box 99400, Louisville, KY 40269-0400 |
| 15347713 | + Email/PDF: resurgentbknofications@resurgent.com | | |
| | | Aug 21 2025 00:11:33 | Parkridge East Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927 |
| 15345914 | EDI: Q3G.COM | | |
| | | Aug 21 2025 04:01:00 | Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15345388 | EDI: Q3G.COM | | |
| | | Aug 21 2025 04:01:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15335508 | ^ MEBN | | |
| | | Aug 21 2025 00:01:33 | Regions Bank, P.O. Box 110, Hattiesburg, MS 39403-0110 |
| 15335509 | + EDI: SECONDRound.COM | | |
| | | Aug 21 2025 04:01:00 | Second Round, LP, P.O. Box 41955, Austin, TX 78704-0033 |
| 15335628 | ^ MEBN | | |
| | | Aug 21 2025 00:02:11 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15335511 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/ American Eagle, P.O. Box 965005, Orlando, FL 32896-5005 |
| 15335512 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/ Walmart, P.O. Box 965024, Orlando, FL 32896-5024 |
| 15335513 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015 |
| 15335514 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 |
| 15335515 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/J.C. Pennys, P.O. Box 965007, Orlando, FL 32896-5007 |
| 15335516 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Lowe's, P.O. Box 956005, Orlando, FL 32896-0001 |
| 15335517 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Lowes, P.O. Box 956005, Orlando, FL 32896-0001 |
| 15335518 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005 |
| 15335520 | + EDI: SYNC | | |
| | | Aug 21 2025 04:01:00 | Synchrony Bank/Zulily, P.O. Box 965017, Orlando, FL 32896-5017 |
| 15335521 | + EDI: PHINGENESIS | | |
| | | Aug 21 2025 04:01:00 | TBOM - Genesis Retail, P.O. Box 4499, Beaverton, OR 97076-4499 |
| 15335522 | + Email/Text: bankruptcies@TVFCU.COM | | |
| | | Aug 21 2025 00:08:00 | Tennessee Valley Federal Credit Union, 715 Market Street, Chattanooga, TN 37402-1805 |
| 15351991 | Email/Text: mtgbk@shellpointmtg.com | | |
| | | Aug 21 2025 00:07:00 | The Bank of New York Mellon Trustee (See 410), c/o NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826 |
| 15335523 | Email/Text: bknotice@upgrade.com | | |
| | | Aug 21 2025 00:06:00 | Upgrade Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004 |
| 15351614 | Email/Text: BNCnotices@dcmservices.com | | |
| | | Aug 21 2025 00:07:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15335525 | + Email/PDF: Bankruptcynoticesauto@wellsfargo.com | | |
| | | Aug 21 2025 00:11:57 | Wells Fargo, P.O. Box 10709, Raleigh, NC 27605-0709 |
| 15335524 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com | | |
| | | Aug 21 2025 00:13:08 | Wells Fargo, P.O. Box 10335, Des Moines, IA |

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15335526

+ Email/Text: vann.carroll@winsouthcu.com

50306-0335

Aug 21 2025 00:07:00

Winsouth Credit Union, 110 South 26th Street,
Gadsden, AL 35904-1935

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | The Bank of New York Mellon Trust Company, N.A., a |
| 15342717 | *+ | Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 |
| 15335519 | *+ | Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Daniel P. Foster | on behalf of Joint Debtor Jennifer Jo Evans dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Debtor Harvey Dwight Evans dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Denise Carlon | on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as successor-in-interest to all permitted successors and assigns of JP Morgan Chase Bank, N.A., as Trustee for GMACM Home Equity Loan Trust, Series 200 dcarlon@kmlawgroup.com |
| Kellie Rahl-Heffner | on behalf of Creditor 21st Mortgage Corporation krahle-heffner@grossmcginley.com jkacsur@grossmcginley.com |
| Maria Miksich | on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as successor-in-interest to all permitted successors and assigns of JP Morgan Chase Bank, N.A., as Trustee for GMACM Home Equity Loan Trust, Series 200 mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 7